

SSAS, BOB and ARF Platform Charging Schedule

PLATFORM PORTFOLIO ACCOUNT

For Clients of ITC and Conexim with regular trading and portfolio rebalancing requirements who require institutional execution rates

At the heart of our service proposition is a commitment from Conexim, ITC and the Advisors who work with us to be open and transparent around pricing. The below schedule details the underlying costs of the services from Conexim and Pershing. Separately, on the Application Form or in the Statement of Suitability / Investor Policy Statement issued by your Advisor, your Advisor charges will be detailed. We trust this commitment to open and transparent pricing is useful to you, and should you have any questions on this, please contact your Advisor.

Conexim and Pershing Global Custody and Assets Under Instruction ("AUI") Commission

Account Type	Asset Types	Global Custody and AUI Commission
Small Self Administered Schemes ("SSAS"), Buy Out Bonds ("BOB"), Approved Retirement Funds ("ARFs")	All financial assets reflected in your portfolio account, including cash+ and all invested assets	0.40% Per Annum*

These charges are applicable for platform portfolio accounts with regular trading and portfolio rebalancing requirements which require institutional execution rates of between 0.00% and 0.20% (as detailed overleaf).

To avoid unnecessary transactional costs being incurred by investors where they may have small debit balances, we require each account held on platform to retain 1% of the overall account value in cash, subject to a minimum amount of €300.

* The Conexim and Pershing Global Custody and Assets Under Instruction ("AUI") Commission is collected each month by calculating 1/12th of the annual charge against the value of the assets in your account on the 20th day of each month, subject to a minimum monthly charge of €62.50. This charge includes remuneration payable to Independent Trustee Company Limited ("ITC") of 0.20% per annum for the provision of Trustee services. You may request these services to be provided to you on an unbundled basis via the respective providers, but the total charges will be more expensive on an unbundled basis, with Conexim's charge at 0.30% per annum and ITC's charge at 0.25% + VAT per annum.

+ As an institutional custodian, Pershing can levy and Conexim can incur negative interest rates in relation to cash held on accounts. Where negative interest rates are incurred, Conexim will charge additional global custody and AUI commission, but only on cash balances in excess of €10,000 (or currency equivalents). This is accrued daily and calculated each month on the 20th day of each month. Should you close your account within an accrual period, a pro-rata adjustment may be made. The exact charge will be communicated via our charging schedule. Currently Pershing do not levy negative interest rates. Please note Conexim do not pay credit interest on any cash balance, across any currency.

Advisor, Model Portfolio Construction and Monitoring Charges and 3rd Party Fund Manager Charges

Advisor Implementation Charges	Variable (as agreed with your Advisor, and detailed on Application Form) Advisor Implementation Charges are calculated and collected once cleared funds are received into your account, and paid to your Advisor.
Advisor Ongoing Charges	Variable (as agreed with your Advisor, and detailed on Application Form) Advisor Ongoing Charges are collected each month by calculating 1/12th of the annual charge against the value of the assets in your account on the 20th day of each month, and paid to your Advisor.
Bespoke and Model Portfolio Construction and Monitoring Charges	Variable (as detailed in Key Features document for each Model Portfolio) Model Portfolio Construction and Monitoring Charges are calculated and collected each month by calculating 1/12th of the annual charge against the value of the assets in your account on the 20th day of each month.
3rd Party Fund Manager Charges	Variable (as detailed in the Key Investor Information Document (KIID) for each fund) These charges are not chargeable separately in your account - they are implicit in the price of the underlying collective investment scheme.

Ancillary and 3rd Party Commissions

3rd Party Commissions	Where Conexim receives an upfront or trail commission from a 3rd Party, it automatically rebates these to your account.
3rd Party Commissions payable to your Advisor	Where Conexim receives an upfront or trail commission from a 3rd Party payable to your Advisor, as allowed under applicable regulations, it will be the Advisor's responsibility to disclose and account to you for that commission.
Foreign Exchange Transactions	Where Conexim earn a commission from a foreign exchange transaction enacted on your account this will not be more than 0.75%. Clients may elect to hold multiple currency accounts to avoid such charges.

Trading Commissions

	Dealing Commission	Minimum Commission	Trade Processing Fee
On Platform Funds	0%	€0	€0
Off Platform Funds (a fund which requires manual processing)	0%	€0	€12.50
Equities, ETFs, Fixed Income Securities on Regulated Markets	0.20%	€40	€30
Structured Product Investments and Other Investment Instruments requiring manual processing	0.30%	€40	€30

The Commissions and Charges above are calculated and collected at point of trade. For non-Euro transactions, the commission and trade processing fee are converted at the prevailing exchange rate, subject to the Foreign Exchange notice overleaf.

Additional charges may apply if you wish to purchase an off platform Hedge Fund, a fund not currently available on our platform, or a fund not generally designed to be made available to retail clients (such as funds which are generally restricted to accredited or professional clients or which have minimum subscription levels and which may have other characteristics requiring additional trading and administration costs). Any costs related to such an investment will be communicated to you in advance.

Ad hoc Valuations and Asset Transfer Costs

	Charge
Electronic transfers into your account - per line of security	€0
Certificated transfers into your account - per line of security	€50
Transfers from your account – per line of security	€50
Ad-hoc Valuation requested by you and provided by Conexim client services (not via your Portal)	€25
Probate Valuation Report for On-Platform Assets	€100

Shareholders Rights Directive Proxy Voting Charges

	Charge
SRDII Corporate Action Proxy Voting Ballot Position Update	€4 (for every position reported)
SRDII Corporate Action Proxy Voting Notification Charge	€30 (charged only if you vote on the meeting)
SRDII Corporate Action Proxy Voting Charge	€90 (for every vote cast, charged only if you vote on the meeting)

3rd Party Fees and Taxes – Pass through charges

Stamp Duty	Stamp Duty will be charged on the purchase of Irish and UK shares, and in some foreign markets. (1% is chargeable on Irish shares, and 0.5% on UK shares)
Panel of Takeovers and Mergers Levy	This is applied when buying or selling Irish or UK shares. (€1.25 on Irish shares over €12,500, and £1 on UK shares over £10,000)
Hong Kong Market	On all buys and sells: 0.1% Stamp Duty, 0.004% Transaction Levy, 0.005% Trading Fee.
Singapore Market	0.0075% chargeable on buys and sells.
Swiss Market	0.007% chargeable on buys and sells.
Financial Transaction Taxes	A number of countries have implemented/plan to implement Financial Transaction Taxes (including France and Italy). Where these taxes are levied these will be passed through at the prevailing rate and will appear on your contract note.
Value Added Tax	Unless indicated otherwise on each line item or the Key Features Document for a Model portfolio, VAT is not chargeable.

PRSA PLATFORM PORTFOLIO ACCOUNT

For Clients of ITC and Conexim with regular trading and portfolio rebalancing requirements who require institutional execution rates

PRSA Platform Charging Schedule

At the heart of our service proposition is a commitment from Conexim, ITC and the Advisors who work with us to be open and transparent around pricing. The below schedule details the underlying costs of the services from Conexim and Pershing. Separately, on the Application Form or in the Statement of Suitability / Investor Policy Statement issued by your Advisor, your Advisor charges will be detailed. We trust this commitment to open and transparent pricing is useful to you, and should you have any questions on this, please contact your Advisor.

Conexim and Pershing Global Custody and Assets Under Instruction ("AUI") Commission

Account Type	Asset Types	Global Custody and AUI Commission **		
		Net Asset Value		LEAP Fee %
		From	To	
Personal Retirement Savings Account ("PRSA") and Personal Retirement Savings Account Additional Voluntary Contributions ("PRSA AVCs")	All financial assets reflected in your portfolio account, including cash* and all invested assets	€0	€ 49,999.99	2.50
		€ 50,000.00	€ 99,999.99	1.30
		€ 100,000.00	€ 199,999.99	0.80
		€ 200,000.00	€ 499,999.99	0.50
		€ 500,000.00	€ 999,999.99	0.50
		€ 1,000,000.00	+	0.50

These charges are applicable for PRSA platform portfolio accounts with regular trading and portfolio rebalancing requirements which require institutional execution rates of between 0.00% and 0.20% (as detailed overleaf).

To avoid unnecessary transactional costs being incurred by investors where they may have small debit balances, we require each account held on platform to retain 1% of the overall account value in cash, subject to a minimum amount of €300.

** Please see separate documentation issued by the PRSA Provider, Independent Trustee Company ("ITC") to you in relation to all aspects of charging within an ITC PRSA. Conexim charges each PRSA provided by ITC with a value up to €200,000 a charge of 0.30% per annum, reducing to 0.25% for PRSAs with a value in excess of €200,000, for Global Custody and Assets Under Instruction ("AUI") Commission for assets on the Conexim and Pershing platform. **The Conexim and Pershing Global Custody and Assets Under Instruction ("AUI") Commission** is collected each quarter by calculating 1/4th of the annual charge against the value of the assets in your account on the last day of March, June, September and December.

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